UNIVERSITY
GUESSTIMATED ANNUITY
Highest Five (5) Years of Salary

1. $ _____

2. _____

3. _____

4. _____

5. _____

> **NOTE:** *If fractional service in any year, the necessary salaries from preceding years will be used to assure five full years of salary.*

$ _____Total ÷ 5 = $_____ Average Salary

Service	No. of Years Worked	Percentage
1941 - 2000	2.00 X _____ years	= _____._____%
Sick Leave Credit	0.50 X 2.00 (if applicable)	=_____._____%
Total Percentage of Average High Five Salaries =		_____._____%

Average Salary	X	Total Percentage	=	Annual Annuity (Without Discount)
$_____	X	_____._____%	=	$_____

Divide by 12 to get monthly annuity (without discount)

$_____ ÷ 12 = $_____ Option 1

If not age 60 or 27 years of Kentucky service, see KTRS pamphlet Service Retirement for discount computation.

NOTE: Since there are specific instructions, applications must be requested from the KTRS office in Frankfort.